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DEPARTMENT OF COMMERCE

MBF PROGRAMME

**CUSTOMER SATISFACTION ON WAITING LINE
MANAGEMENT AT MYANMA FOREIGN TRADE BANK**

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EMBF II – 64

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ACADEMIC YEAR (2018-2019)

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**CUSTOMER SATISFACTION ON WAITING LINE
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A thesis submitted to the Board of Examiners in partial fulfillment of the requirements for the degree of Master of Banking and Finance (MBF)

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ABSTRACT

The main objective of this research was to find out how impact effect of waiting line management practice apply in MFTB Bank influences to customer satisfaction level. To achieve the main objective, they study determined the effect of waiting line management practices on customer satisfaction, how MFTB bank manage waiting line manage practices to achieve customer satisfaction level. The research was a direct questionnaire survey to 84 customers who visit and business relation with MFTB Banks. The primary data was collected using self-administrated questionnaire and the analysis was done using descriptive statistics data. The study concludes that majority of MFTB bank customers are stratified with MFTB bank's waiting lime management practice. The main weakness of MFTB Bank customer less satisfaction is perceived waiting time that was still below their expectation level. Besides information provided by MFTB Bank at waiting hall are required to improve from existing level. But waiting environment is impressive satisfaction remark of very comfort ease and pleasant atmosphere for customers while they were awaiting their place service order. Besides, MFTB bank slightly upgrading to Queue discipline to their customers in this competitive service financial sectors. The study recommends MFTB bank invest the provision of appropriate information to the customer to increase customer stratification by adoption automatic measurement system, seamless banking, internet banking, use of interactive communication, digital signaling signage technology, more comprehensive service information at waiting hall. The study also recommends further study in efficiency of waiting line management practice in align with technologies I MFTB Bank.

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CHAPTER I

INTRODUCTION

The banking industry is the important sector of a country's economy. The banks are one of the most important units of the public. The banking industry is facing continuous changes nowadays. The excellent service of bank affects customer's satisfaction and their choice of banking. For banks, the rapid service delivery must be adequately aligned with customer expectations and loyalty is essential for long-term survival of bank. Customer Service is the commitment to providing value added services to external and internal customers, including attitude knowledge, technical support and quality of service in a timely manner. Banks in Myanmar currently operate under the traditional system of banking, with cash being a primary component in everyday transactions.

Myanmar's banking sector is characterized by intense and growing competition. The commercial banks are a major component of the financial system, an intermediary between the surplus and deficit sectors of the economy, they are still the center of attraction of many customers who want to carry out one or the other transaction through the services provided by them. Increasing competition is forcing businesses to pay much more attention to satisfying customers, including by providing strong customer service.

Myanmar's banking system was Asia's envy before 1963, according to the study of the financial sector in Myanmar. The country had 10 banks in domestic ownership and 14 banks in foreign ownership. This is South East Asia's largest concentration of foreign banks. As the current financial sector structure, Myanmar's financial system involves four state banks, 27 private banks, 13 foreign banks, 1 state-owned insurance company, and 12 private insurance companies licensed in 2013.

The four state banks are Myanmar Economic Bank, Myanmar Foreign Trade Bank (MFTB), Myanmar Agricultural Development Bank (MADB) and MICB. The Financial Institution Law (1990) has allowed private banks to establish and operate. Those two stages allow private banks to form joint ventures with foreign banks and ultimately allow the autonomous activity of foreign banks. Even though not all private banks are fully private, the first private banks are operational. Of the 27 banks, 11 are semi-government institutions, including Myawaddy Bank, Small and Medium Industrial Development Bank, Myanmar Citizen Bank, Cooperative Bank, Global

Treasure Bank, Construction and Housing Development Bank, Yangon City Bank, Innwa Bank, Yadanabon Bank, Rural Development Bank and Naypyitaw Sabin Bank. The 16 banks that remain are legitimate private banks.

Finally, the Financial Institutions Law of Myanmar, passed in January 2016, represented a major step towards modernizing the sector. The law established governing regulations for both domestic and foreign financial institutions. It also attempted to level the playing field between private and state-owned banks and confirmed the CBM's regulatory powers over the banking sector.

Among of banks Myanma Foreign Trade Bank (MFTB) is a state-owned bank and originated in the Foreign Department of the State Commercial Bank which was established in 1954. In 1963, all the private and foreign commercial banks were nationalized, On 1 February 1970, the State Commercial Banks, the State Agricultural Bank and all nationalized banks were reorganized and amalgamated into single bank, the People's Bank of the Union of Burma, and later changed its name to the Union of Burma Bank. On the date of amalgamation, the Foreign Department of the State Commercial Bank was formed as Foreign Exchange Division of the new Bank.

Since MFTB is focusing on both the government and private sectors, its foreign exchange transactions of trade and non-trade volume are larger than others. MFTB is one and only bank in Myanmar which endeavors to cooperate with other overseas financial institutions through Cooperation Agreements and Credit Line Agreements in order to support and development of various sectors. In collaborations with the Export Import Banks of neighboring countries, Myanma Foreign Trade Bank has been assisting financial facilities to implement important projects in the areas of infrastructure, agriculture, industrial and telecommunication sectors such as Machinery Rehabilitation project, Earth moving Equipment project of Ministry of Industry (2), Yangon Mandalay Track Line Railway project of Ministry of Rail Transportation, Telecommunication projects of Ministry of Telecommunication, Hydropower projects of Ministry of Electric Power.

1.1 Rationale of the Study

In Myanmar, banking industry is become more competitive. As more and more foreign banks keep the number rising trend entering into Myanmar market, of course

they have a huge impact on Myanmar local banking industry. Customer satisfaction is their key success factor and a major source of competitive edge.

In the modern society, competitive business environment is progressively turning into a service dominating one. Customer satisfaction and service operation capabilities represent as a provider of a successful organization. Lack of satisfied service facility would cause the waiting line of customers to be formed. One of the techniques is that making to increase the service capacity increasing the efficiency of the existing capacity to a higher level (Sheikh et al., 2013).

Queuing theory examines every component of waiting in line to be served, including the arrival process, service process, number of servers, number of system place. As a bank of operations research, Queuing theory can help users make informed business decisions on how to build efficient and cost effective workflow system. Customers waiting in line to receive services in any service system are inevitable and that is why queue management has been where the manager faces huge challenge.

Waiting line management is important to a bank because they directly affect customer service perception and the costs of providing a service. Several functional areas are affected by waiting line decisions. Quick service or response can be a competitive advantage. Long waits suggest a lack of concern by the organization or can be linked to a perception of poor service quality.

Nowadays, bank service providers are more focusing on customer satisfaction for their services because it is important that only satisfied customers may loyal and remain in service and dissatisfied customers may not come back again. When the time of country open economic market oriented period, to grow and develop financial institution, Government allow to open all of service facility to Private and State-owned Banks, so dynamic competition is happened. Therefore, ones must learn about the behavior of customers in the market in order to provide the efficient service to the customer as well as to stabilize the loyalty of customers. Since waiting in line is one of the major factors that to retain the customers' loyalty and to develop their business.

Customers are not interested in waiting in queues. When customers wait in queue, there is the danger that waiting time will become excessive leading to the loss of some customers to competitors. Therefore, banks need to monitor their performance in terms of customer satisfaction and waiting time and have reached an excellent level of customer satisfaction for the quality of its service.

Most commercial banks need to manage their waiting lines through placing physical barriers aimed at guiding queue formation and organizing it in the most efficient way. Therefore, to maintain customers and to get long term loyalty, MFTB Bank really needs to know customers' feedback on its services to create customer values and satisfactions for the long run success of the MFTB Bank. This study attempts to solve the waiting line problem in MFTB banks to eliminate queues and the effect of queuing model as a technique of queue solution in Myanmar Banking Industry.

1.2 Objectives of the Study

The objectives of the study are as follows:

- 1) To identify the waiting line management practices in Myanmar Foreign Trade Bank (MFTB Bank).
- 2) To analyze customer satisfaction on waiting line management practices in Myanmar Foreign Trade Bank (MFTB Bank).

1.3 Scope and Method of the Study

This study is only focus on Customer Satisfaction on Waiting Line Management of Myanmar Foreign Trade Bank (MFTB) and data was collected from MFTB Bank . The data was gathered the daily record of queuing system over two weeks, First week of November and Last week of November in 2019. The customers who come to the banks between 09:30 AM to 03:00 PM was observed.

Descriptive statistics was used and direct observation method was used to collect the data during the peak period for a multi-channel of the banks. This study was based on the primary data survey, questionnaires to 100 customers of MFTB bank and personal interview. In this study, multi-channel queuing theory (M/M/s: FCFS) model was used. In additional, direct observation is a method of collecting evaluative information in which the evaluator watches the subject in usual environment without altering that environment. Direct observation is used when other data collection procedures, such as survey, questionnaires, etc., are not effective (Holmes, 2013). This study was based on the primary data and personal interview. In this study, multi-channel queuing theory (M/M/s: FCFS) model will be used.

1.4 Organization of the Study

This study is organized by five chapters. Chapter one is an introduction and it describes rationale, objectives, scope and method and organization of the study. Chapter two presents the literature review which includes waiting line management and customer satisfaction in banking system and other organizations. Chapter three reviews the theoretical background of queuing model. Chapter four describes the data analysis using the waiting line models. Chapter five presents conclusion with findings and suggestions.

CHAPTER II

LITERATURE REVIEW

This Chapter presents waiting line management approaches customer's satisfaction, waiting time and managing customer waits time and includes, information from the other researchers that are important theoretical review of queuing system in the service industry liken Banking, having apply good practices are forwarding to achieving to meet customer satisfaction in the same industry study.

2.1 Queuing Theory

Queuing theory is the formal study of waiting in line and is an entire discipline within the field of operations management. The purpose is to state a general background into queuing theory and queuing system, its related terminology and how queuing theory indicate to customer or customer's satisfaction that was their expectation.

The current existing and the past application of queuing technology and how to manage the customer queue more effectively and efficiency though under this satiation, automatic digital queuing technology was appeared.

Queuing theory utilized mathematical models and performance measures to assess the improving the flow of customers through a queuing system. Queuing theory has many applications and has been used extensively by the service industries. In Bank, queuing theory can be applied to assess customer waiting time, customer waiting environment, information provided by staffs, performance, productivities so on. The application of queuing theory might be particular benefit of service especially in Service Industry like Banking Sectors and their result is specifically determined effects on the customer's overall satisfaction with the service transaction.

The difficulty of bank that is facing reducing customer dissatisfaction level ,by using queuing model to set the base practices of the waiting line performance such as : average arrival rate of expectant, average service rate expectant, system utilization factors, cost of service and probability of a specific numbers of the customers in the system.

2.2 Waiting Time

Customer Wait Time (CWT) is the total time between customer order issuance and customer satisfaction (Q Finance Dictionary, 2009). Waiting time focuses on

eliminating or preventing waits by using operational management techniques or altering perceived waiting by controlling awareness (Katz et al., 1991; Maister, 1985). Queuing theory and service delivery cycle improvement are two approaches that can be used to reduce waiting times.

Perception management includes strategic or tactics that fill or occupy the customer's time while they wait for the service, (Maister 1985). To provide context for the study. The length of wait directly affects service evaluation. As the perception of waiting time increase, customer satisfaction tends to decrease, (Kata et al., 1991)

2.3 Effects of Queuing

Bank (et al., 2001), expressed that delays and queuing problems are most common features not only in our daily life circumstances such as a bank, postal office , ticking office , public transportation, clinics, hospital or in traffic jam but also technical environments such as manufacturing, computer networking and telecommunication. They play essential role for business process re-engineering purpose in administrative taks. "Queuing Models provide the analyst with powerful tool for designing and evaluating the performance of queuing systems.

According to Sokefun (2011), customer satisfaction is derived largely from the quality and reliability of products and services. However, almost every banks in Myanmar encounters action similar problems in meeting customers' expectation of services and customers' satisfaction. For example, the issue money remittance deposit, transfer in bank is one major problem that customers have certain bank have been made experience already. In most cases the customers' hardly received the process of bank service facility like payment transfer into their designated into account immediately. The long queue and huge crowds in the baking halls and shortage of staffs or staffs' overload works can be highly devastating and discouraging most times, especially when the end of weekday or start of weekday is sure happening due to high congested customers or transaction traffic. Most time long queue is due to the result of the network breakdown, internal network not proper working, while one duty to duty transferring, no passionate staff , unskilled front office staffs so on.

According to Zeithaml (2000), the main problems in measuring relationship are the time lags between measuring customer satisfaction and profit improvement, the number of other variables influencing such as priceing, convenience, transaction

methods and system, customer care and so on should be included in the relationship because they explain the causality between satisfaction and result.

However, problems feed by banks in delivering effective services to customers include, insufficient legal system, high provisions for non-performing loans, high lending rates, poor management, political instability, high pricing of financial services, higher risks and low profitability. These have in turn affected their quality of service offered. Most time, these negative effects limit the number of prospective customers who patronize banking service, This is because a customer who has once been disappointed by a bank's services decides to tell others not to use that same service.

According to Larson, (1987) , once banks have cut waiting lines, such acts cease to be customers services. Furthermore, waiting time from the viewpoint of service industry has effected of the numbers of customer that are willingly to patronize a particular bank. In other to build a cordial and lasting relationship with the customers, the bank must supply the best service to maximize customer satisfaction and increase service efficiency by providing prompt or timely service. Waiting for service is typically a negative consumer experience and cause unhappiness, frustration and anxiety by consumers. Due this there must be the ways in which queues must be reduced so as to make consumers patronized banking services.

Even at the health-care industry, people queue to be talking care of in which the effect of queuing during hospital visits in relation to the time spending for patients to access treatment in hospitals is increasingly becoming a major source of concerning to a modern society that is currently exposed to great strides in technological advancement and speed accordingly to Stakutis and Boyle, (2009)

Customer Service is the provision of service to customers before, during and after a purchase or seeking the service. Along with Turban et al, (2002) , “ Customer Service is the series of activities designed to enhance the level of customer satisfaction that is , the emotional feeling that a products and services has met their expectation level “ . Customers service provided by person (e.g sales and service representative) , or by automated means called self-services or assist with digital apps aids. Customer service is a essence of an integral part of company's customer value proposition. From the point of view of an overall sales process engineering effort, customer service plays an important role in an organization's ability to generate income and revenue. From that perspective point, customer service should be included as part of an overall

approaches to systematic improvement and enhancing business portfolio. A customer service experience can change the entire perception a customer has to be the whole organization.

According to Osuagwu (2002), Customer service is concerned with establishing, maintaining and enhancing relationship between among related business partners , business parties in order to achieve the aiming of the organizational objective by relevant partners. Such partners are intensively long-term oriented. He explains customer service as a situation where every customer is considered as an individual, activities of the organization or institution directed towards existing customer based on interaction and dialogue with relevant partners achieving set organization aims and goals.

In relation to Lucas (2005) , customer service is defined as the ability of knowledgeable capable and enthusiastic employees engagement to delivery products and services to their internal and external customers in manners that satisfies identification and unidentified needs and ultimately result in positive work-of-mouth spreading publicity and impact good reputation return to organization.

2.4 Queuing Management

The first step in the management of queuing is to evaluate the load provided. In particular, high bandwidth flows must be observed and their expenditure levels estimated. In their research, we use the sample-and-hold strategies suggested by Estan and Vargnese (2002) Gosha (2007), Queue Management talks as an issue in many fields, including the Financial Services, Health Care, Public and Retail Sectors, for many years. It is not only necessary to organize the current queue in this age of technology, but to collect information about the queue to identify trends that could be expected. Such requirements are not handled in a sophisticated way for many barbershops. The study suggests that a Queue Management System like Queue Administration will enhance customer satisfaction as well as their barbers as a shop. The tool used in the Queue Management study is the online application driven by the database to manage a barbershop's different waiting list.

AL-Jumaily and AL-Jobori (2011), cited that their paper focuses on the structure of bank lines, the various queuing algorithms used by I banks to serve customers, and the average waiting time. Their paper aimed to develop automated

queuing system to coordinate the queuing system of banks that can evaluate the status of the queue and determined which customer represent.

The key breakthrough of their work involves the simulation of processing of the average waiting time, in addition to the process of switching to the scheduling algorithm, which gives the best average waiting time.

In relation to Jong-Hwan et al (2011) two major goals of queue management are flow fairness and queue-length stability, however, most prior works dealt with these goals independently. In the paper, they shown that both goals can be effectively achieved at the same time and proposed a novel scheme that realizes flow are identified via multilevel caching technique. Then, they calculated the based drop probability for resolving congestion with a stable queue, and apply it to individual flows differently depending on their sending rates. Via extensive simulations, they shown that the proposed scheme effectively realizes flow fairness between unresponsive and TCP flows, and among heterogeneous TCP flows, while maintaining a stable queue.

2.5 Measuring of Customer Satisfaction

Customer satisfaction measures how well a company's products or services meet or exceed customer expectations. Satisfaction measures involves three psychological elements for evaluation of the products or services experience; Cognitive, affective and behavioral.

The cognitive element of the wait is the customers' evaluation of the wait as being or not being acceptable, reasonable, tolerable (Durrande-Moreau , 1999) as well as considered to be short versus long (Pruyn and Smidts, 1998) . Accordingly to Scott (2007) cognitive element is defined as a appraisal or conclusion that products was useful or not useful, fit the situation or did not fit, exceed the requirement of situation or did not exceed. Cognitive response are specific to the situation for which the product was purchased and specific to the customers' intended use of the products, regardless if that use is correct or incorrect.

Affective element of the wait consists of emotional response to waiting such as irritation, boredom, frustration, stress, pleasure, happiness, etc (Taylor, 1994 ; Hui and Tse, 1996 ; Pruyn and Smidts, 1998) . According to Pruyn and Smidts (1998) , these affective and cognitive aspects form the appraisal of the wait. A consumers' attitude liking or disliking towards a product can result from any product information or

experience whether perceived or real. Again it is a meaningful to measure attitudes towards a product or service that a consumer has never used, but not satisfaction.

Behavior satisfaction can influence post-purchase or post-experience actions other than usage such as word of mouth communication and repeat purchased behavior. Additional post-experience actions might include products or information search activities, changes in shopping behavior and trail of associated products. It is sometime believed that dissatisfaction is synonymous with regret or disappointment while satisfaction is linked to idea such as, it was a good choice or I am glad that I bought it. When phrased would be a good choice or I would be glad to purchase this product or service. Often, behavioral measures reflect the consumer's experience individuals associated with the products i.e. customer service representatives and the intention to repeat that experience, (Scott, 2007)

2.6 Strategy for Managing Customer Wait Time

Strategies for managing customer wait time stated; Employees training , set the expectation, communications with customer, pleasant waiting area, provide distractions and service recovery.

Employee training: employees on the front-line are the ones who can help make a great customer experience. Employees need to be trained and equipped on how to manage customers, communicate information and resolve issues. Well-trained employees can help turn a negative customer experience into a positive one. Server attentiveness shapes a customer's impression of service quality (Chase et al., 1984; Bitner, 1990). Server attentiveness of the front lines employees involves two complimentary skill sets; the first deals with interpersonal skills like noticing non-verbal cues, while the second encompasses technical skills such as the ability to correctly remember the exact details of a customer's request (Glodstein , 2003 ; Tansik, 1990; Sulek et al., 1995; Dobni et al., 1997; O'Neill and Palmer, 2003; Gulta eet al., 2005)

Set the expectation; setting the expectation for the length of a wait psychologically prepare the customer and gives the customer options. If we had been told that we would have an hour plus wait, we probably would have gone and gotten something to eat, taken a walk or gone next door to shop. It is only common courtesy to give people a heads up when the wait is extremely long.

Communicate with customer; things happen and delays are inevitable and most customers are understanding and forgiving. That is why giving the customer an idea about how long the wait is, accompanied by an apology, and goes a long way in showing respect for the customer and their time, (Bitner et al., 1990; Hartet al., 1990 ; Hoffman et al., 1995; Kelley et al., 1993)

Pleasant Waiting Area; reception areas and waiting rooms are neat and tidy with freshness atmosphere, aesthetically pleasing. If someone is waiting on a service, they should at least have cozy and comfortable places to wait. Crowded and noisy waiting room can agitate customers and their feeling is uncomfortable to receive good service experience. Waiting rooms should be able to accommodate more people than would be waiting at any one time. People don't like to have to look for a seat and customers often "spread " out, so having a lot of seats available is very important. Physical environment during service delivery also influences a customer's evaluation of service (Dube-Rioux et al., 1989) . A number of variables are linked to the atmosphere of the service setting contributes to customer comfort. These variables include; furnishings, decoration, lighting , music , temperature , odors, air quality , noise and layout, (Wakefield and Blodgett (1996,1999) reported that the physical settings had a positive effect on repeat patronage intentions in leisure service setting . Likewise, Bitner (1992) argued that the service environment influences customer satisfaction and behavior.

Provide distractions; typical waiting room distractions are magazine and sometimes motion picture like TV programme but it is important that magazine are up to date issue and TV channel are on an appropriated attractive channel for clientele.

2.7 The Previous Studies

Taylor (1994) stated that delay significantly influences the feeling of anger. Moreover, Pruyn and Smidts (1998) found that the perceived waiting time affect the cognitive dimension of the waiting appraisal. Consequently, we do consider perceived waiting time as as determine of customer satisfaction. In fact, real waiting time is an antecedent of perceived waiting time rather than an antecedent of perceived waiting time satisfaction, (Pruyn and Smidts 1998). Baker and Cameron (1996) indicated an integrative review of customers' perception of waiting time. Other variables that determine customer satisfaction with waiting time management are the information provided in case of delay (Hui and Tse, 1996; Antonides et al., 2002), the characteristics of the waiting environment (Pruyn and Smidts, 1998) and Queue disciplines. Studies

have suggested that any information on the waiting period can reduce the unnecessary of the wait and lower the overall level of unpleasant experienced by customers (Maister, 1985). Previous highlighted the impact of queuing information and waiting period time line on the cognitive and affective aspects of the wait when the waiting line is long (Hui and Tse, 1996) and during busy periods (Clemmer and Schneider, 1989). Moreover, the uncertainty influences service evaluation through consumers' effective response to the wait (Taylor 1994).

The pleasant feeling of the waiting environment is connected to its physical appearance design in terms of comfort, atmosphere, space and odors, innovated decoration. Service environment influences the affective aspects of waiting time (Baker and Cameron, 1996). A pleasant atmosphere surrounding promotes proactive positive feelings at customers mentally. Pruyn and Smidts (1998) find that perceived attractiveness positively influences the affective responses to the wait, known as component of satisfaction.

In addition, customer emotion feeling about dissatisfaction level tempo is higher and higher because of Bank's management waiting lines despite the fact that banks have implemented waiting line management systems like used of physically barriers, automatic queue measurement as so seamless banking, internet banking, mobile banking and agency banking. And research recommend banks should invest in the provision appropriate information to the customers and should increase customer satisfaction by adopting strategic such as used of information board, flyers, digital signage so on signaling system, interactive communication and advertisement utilizing digital platform for one-stop service and allowing customer give freedom of movement while keeping them informed about expected waiting time giving them a guaranteed reception time. And the research indicates the encounter challenges such as poor customer flow management, operational management, reputation risk so on.

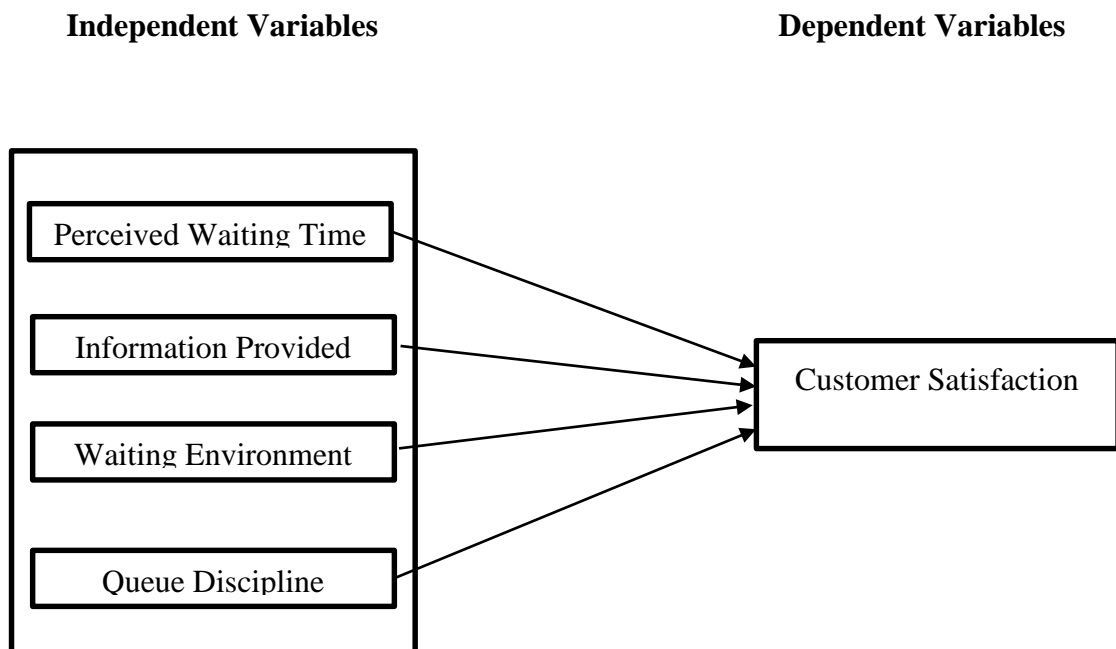
Finally, the research clearly stated and reveals, majority of customers in banks moderate satisfaction with information provided and waiting environment. The findings of the research conclude that customer are dissatisfied with the perceived waiting time and with the overall waiting management.

In term of reference to the previous studies, finally queue discipline is also another impact factors of variable for waiting line management that influences customer satisfaction. The queue discipline is the method which customers are selected from the queue for processing by the service mechanisms. The queuing discipline is normally

first-in-first-served (FCFS), where the customers are processed in the order which they arrived in the queue, such that the head of the queue is always processed (Andrew, 1999) . Key determinant is satisfaction with the experience of waiting is the degree of social justice, whereas if the principle of FCFS is violated customers become dissatisfaction (Larson 1987)

Grace Wambui Kamau (2012), express in the research that most of banks customers are unpleasant and not enough meet the level of satisfaction with management of waiting lines, the main area of customer dissatisfaction is the perceived waiting time is longer their expected, information provided is insufficient at waiting hall or room , waiting atmospheres is uncomfortable and unpleasant condition. Most of banks are facing customers' miserable feeling to satisfaction level due to perceived longer waiting time that they have to spend at Bank queuing system.

Conceptual Frame Work of this Study is shown in Figure (1)



Source : GRACE WAMBUI KAMAY (2012)

Figure 1: The Conceptual Framework of This Study

Based on this Customer Satisfaction on Waiting Line Management at Myanmar Foreign Trade bank explains about the Perceived Waiting Time, Information Provided, Waiting Environment and Queue Discipline that are related to MFTB's Bank Waiting Line Management practices, influenced to customers' satisfaction level are very important factors attitude towards a service provider like MFTB Bank.

Defining the Waiting Line Management Practices are the good practices to reduce customer queue spending time at bank under unpleasant condition and moving forward to be Service Performance Reputation among others in this tough market competitive service industry like Banking or Financial Institutes. On the other hand, have to consider queuing costs while managing waiting lines. The key facts are physically waiting line situation is a trade-off position decision and related to operational management cost while consideration cost of providing service and cost of customer waiting time weighted comparison with beneficial.

CHAPTER III

BACKGROUND OF MYANMA FOREIGN TRADE BANK

In this chapter defines about more in detail how to manage Waiting Line and providing service excellency to get Customers' Fulfillment Satisfaction level to MFTB bank service performance providing to their customer by excellence practicing of Waiting Line Management and heading to achieve their organizational goals with performance reputation and cost beneficial.

3.1 History of MFTB Bank

Myanma Foreign Trade Bank (MFTB) is a state-owned bank. The Myanma Foreign Trade Bank originated in the Foreign Department of the State Commercial Bank which was established in 1954. In 1963, all the private and foreign commercial banks were nationalized, On 1 February 1970, the State Commercial Banks, the State Agricultural Bank and all nationalized banks were reorganized and amalgamated into single bank, the People's Bank of the Union of Burma, and later changed its name to the Union of Burma Bank. On the date of amalgamation, the Foreign Department of the State Commercial Bank was formed as Foreign Exchange Division of the new Bank. In order to develop appropriate banking system in the business environment of State Economic Enterprises (SEEs), a new Bank Law was passed in 1975. The 1975 Bank Law splits the single monolithic Union of Burma Bank into four separate specialized banks, namely the Union of Burma Bank (the Central Bank), the Myanama Economic Bank, the Myanma Agricultural Bank, and the Myanma Foreign Trade Bank. It came into being on 1 April 1976 taking over the businesses of the Foreign Exchange Division of the Union Of Burma Bank. On 4 July 1990, The Financial Institutions of Myanmar Law was enacted and the Myanma Foreign Trade Bank was deemed to have been established and attained separate legal entity under that Law. As such, in accordance to that Law, it is one of the State-owned banks which has continuously undertaken international banking operations.

3.2 Aim and Objective of MFB Bank

The Myanma Foreign Trade Bank is endeavoring to provide a complete range of international banking and financial services to its customers through its worldwide

extensive and firmly established correspondent network of over (263) banks in (54) countries. The Bank will strive to improve its services in line with the latest international banking developments to be able to carry out the implementation of achieving a highly developed financial services sector.

3.3 Structure of MFB Bank

Myanma Foreign Trade Bank is organized with (11) departments as follows and carrying out various bank's task like 1) Admin Department & Cash Department, 2) Internal Audit Department, 3) Exchange Control Department, 4) Research & Statistics Department, 5) Training & Developing Department, 6) Account Department, 7) Import Department, 8) Export Department, 9) Remittance Department, 10) Loan & Guarantee Department, 11) Central Department & SWIFT Department.

3.4 Waiting Line Management Practices in MFTB Bank

The Myanma Foreign Trade Bank provides international banking services for the State as well as the co-operative, joint venture and private sectors. It is, up to now, concentrating its activities to the field of international banking business i.e export, import, guarantees and remittances, etc. Two types of foreign currency accounts are allowed to be opened in the Myanma Foreign Trade Bank. They are current deposit account and interest bearing six months fixed deposit account.

The foreign currency accounts in the bank are; (1) Embassies & Staff, 2) United Nations & International Organizations, 3) Local Firms, 4) National Individuals, 5) Ministries & State-owned Economic Enterprises, 6) Foreign Firms, 7) Foreigner Individuals, 8) Joint Ventures Corporations.

The Myanma Foreign Trade Banks is carrying out its operations to the fullest of its capacity for facilitating the smooth functioning of financial services of its customers. Exchanging foreign currencies to government staff who is going to foreign countries and accepting foreign currencies from government staff after finished their trips.

In additional , services like - Inward and outward remittances, Collecting foreign cheques and draft, collecting credit cards, Daily Cash Deposit (Foreign Currency) by government departments, Embassies, Private firms, NGO and INGO, Issuing the Import letters of credit and drawing, accepting and collecting bills of

exchange, Advising and confirming letters of credit , Issuing and advising bank guarantees, Calculate the daily foreign exchange rates for ourselves by using CBM reference rate, Communicates and conducts international banking business with foreign correspondent banks and Issuing the authorization to pay for the Grant Aid Projects.

Since MFTB is focusing on both the government and private sectors, its foreign exchange transactions of trade and non-trade volume are larger than others. MFTB is one and only bank in Myanmar which endeavors to cooperate with other overseas financial institutions through Cooperation Agreements and Credit Line Agreements in order to support and development of various sectors. In collaborations with the Export Import Banks of neighboring countries, Myanma Foreign Trade Bank has been assisting financial facilities to implement important projects in the areas of infrastructure, agriculture, industrial and telecommunication sectors such as Machinery Rehabilitation project, Earth moving Equipment project of Ministry of Industry (2), Yangon Mandalay Trunk Line Railway project of Ministry of Rail Transportation, Telecommunication projects of Ministry of Telecommunication, Hydropower projects of Ministry of Electric Power.

As the bank is striving for improving its services in order to meet the needs of its customer, the bank has received the Century International Quality Era Award in the Gold Category for the Year 2007 which is presented by the Business Initiative Directions (BID), Madrid, Spain for achievements in quality, leadership, excellence and customer satisfaction. The bank, at present, is performing its international banking services through its comprehensive network of over 370 banks in 50 countries.

3.5 Achievement about MFTB Bank

(CQE) GOLD CATEGORY

Myanma Foreign Trade Bank has received the Century International Quality Era Award in the Gold Category presented by the Business Initiative Directions (BID), Madrid, Spain. As a private organization, BID began its program for quality awards and quality share culture in 1986, prior to other international recognized awards such as the Baldrige award in the U.S (August 1987)

The Award presentation took place in Geneva, Switzerland on April 23,2007.

The Century International Quality Era Award is presented to each as an entity, for corporate achievement, to recognized leadership, quality innovation, excellence,

technology, customer service and prestige; for this purpose, a voting process was carried out during the B.I.D World Congress with meetings in Paris, London, Geneva, Frankfurt, Madrid and New York over the past ten months, based on one several of the following concepts: -The QC 100 Principles, Customer Satisfaction, Leadership, Technology, Best Practice, Business Result, ISO 9000 and TQM.

In addition to the voting process carried out in personal encounters with business leader by mail and on line macro poll, B.I.D gathers information through consultations of the media (press, radio and television), consultancy companies, advertising agencies, trade fairs and exhibits, chambers of commerce, embassies and polls which is analyzed by the Century International Quality ERA Selection Committee.

Criteria on which the Century International Quality Era is based on: Excellence in leadership and Business Management like: Quality and Excellence, Business and Brand Name Prestige, Technology, Innovation and Expansion.

The award is composed of trophy, a Certificate and statement of quality, which, upon receiving the award, is acquired by the company a commitment to its clients and employees to quality programs.

3.6 Waiting Line Management Practices in MFTB Bank

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In additional , services like - Inward and outward remittances, Collecting foreign cheques and draft, collecting credit cards, Daily Cash Deposit (Foreign Currency) by government departments, Embassies, Private firms, NGO and INGO, Issuing the Import letters of credit and drawing, accepting and collecting bills of exchange, Advising and confirming letters of credit , Issuing and advising bank guarantees, Calculate the daily foreign exchange rates for ourselves by using CBM reference rate, Communicates and conducts international banking business with foreign correspondent banks and Issuing the authorization to pay for the Grant Aid Projects.

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Among of Government state-owned banks, MFTB bank is leading position and as per customer survey data feedback, their service quality is the best performance with innovated structure of Waiting Line Management Practices like perceived time, provided information, waiting environment and queue discipline that are pursuing the essence of customer satisfaction. The key factors to achieve the customer satisfaction of MFTB bank is essential requirement because of their service to the customers who are internal corporate level and driving force of country economy and service facility is providing international services. The key roles of MFTB bank is service delivery to

export & import private companies, inward & outward remittances of international corporate organization and governmental organization, in addition, carry out full-set of financial facilitated to its customers. Under this condition, their fruitful service performance is one of the commitment of excellency waiting line management practices among state-owned banks.

CHAPTER IV
CUSTOMER SATISFICATION ON WAITING LINE
MANAGEMENT AT MYANMA FOREIGN TRADE BANK

This chapter includes the analysis on the customer satisfaction of MFTB bank using waiting line theory. The research process, the data collection, analyzing the data and reporting the result that was aiming to explain about the methods, tools and procedures, are used to gather reliable data, information related to the subject matter for the main objectives of this analysis are also included.

4.1 Research Design

Descriptive and inferential statistics have been used for data analysis. The use of frequency tables and percentages was used in descriptive statistics. Simple regression analysis was used to establish the relationship of perceived waiting time, information provided, waiting environment, queue discipline and the customer satisfaction. Primary data and secondary was used to analyze the customer satisfaction using the waiting line techniques. Primary data was collected by using self-administered questionnaires and the questionnaires included closely answered questions. Secondary data are obtained from literature reviews, the journals and previous research papers in this area, government website.

Ngechu (2004) says that the population is a well-defined set of people, resources, elements and incidents, groups of items or households being investigated. The population of this study was based on the customers who visited between 9th Dec 2019 and 13th Dec 2019 conducted at Myanmar Foreign Trade Bank. There were approximately total number of 250 customers visited to MFTB during the five days of survey. Out of 250 customers, 100 customers which was 40% of total number of customers were randomly selected as respondents for this study. Out of 100 issued questionnaires, 84 were responded. The study therefore registered 84% response rate.

4.2 Demographic Profile of Respondents

The study collected and analyzed information from the interviewees. The results were presented in the following sections. The findings on the demographic profile of respondents were summarized in table 4.1 below. From the findings of the results, 43 percent of respondents were male while representing 57 percent were female.

In addition, the age between 31-40 was 52 percent, the age between 41-50 was 29 percent, and followed by the age group between 21-30 was 19 percent. Most of the respondents were working in private company which was 62 percent, 29 percent are working in NGO and only 10 percent of the respondents was working in Foreign

Corporation. According to the result data, 52 percent of the respondents was managers, 24 percent was assistant manager, 14 percent was supervisor/officer and 10 percent was senior staff.

Table 4.1 Demographic Profile of Respondents

	Frequency	Percent
Gender		
Male	36	43
Female	48	57
Total	84	100
Age Group		
21-30	16	19
31-40	44	52
41-50	24	29
Total	84	100
Type of Respondent's Organization		
Foreign Corporation	8	10
NGO	24	29
Private Company	52	62
Total	84	100
Position of Respondents		
Manager	44	52
Assistant Manager	20	24
Supervisor/Officer	12	14
Senior Staff	8	10
Total	84	100
Education Level		
Post Graduate	7	8
Master	15	18
Bachelor	62	74
Total	84	100

Source: Survey Data (2019)

The study findings in Figure 4.2 show that the majority of respondents (67 per cent) visit their banks on a monthly basis followed by 29 percent and 5 percent who visit their banks on a weekly basis and bi-weekly. The findings reveal that the respondents visit their banks do not need to visit to MFTB very often.

Table 4.2 Frequency of visiting to MFTB

Frequency of visiting to MFTB	Frequency	Percent
Weekly	24	29
Bi-weekly	4	5
Monthly	56	67
Total	84	100

Source: Survey Data (2019)

4.3 Testing of Reliability Test to Variable Factors

Require to measure the reliability is survey factors of independents variable points are good to matching the getting of the correct assessment result of dependent variable practically. The method of measuring is entire scales was firs tabulated then copulated with each questionnaires items to become the most actual reality to measure.

Total Twenty-Five questionnaires items are measured Four constructed factors by One Dependent Variable. The four constructed items are perceived waiting time, information provided, waiting environment and queue discipline with customer satisfaction as per survey data. The method of measurement is checked with the Cornbach;s alpha. The result of Cornbach’s alpha coefficient is as stated as below figure 4.3.

Table 4.3 Reliability Test from Customer Satisfaction on Scale Factors

Construct Variables	No. of Item	Cornbach’s Alpha
Customer Satisfaction	5	0.725
Perceived Waiting Time	5	0.743
Information Providing	5	0.807
Waiting Environment	5	0.942
Queue Discipline	5	0.761

Source: Survey Data (2019)

The measurement result of Cornbach’s alpha value of perceived waiting time, information provided, waiting environment, queue discipline and customer satisfaction are above 7.0. Hence, internal consistency of constructed items to the concepts are acceptable level.

4.3 Analysis on Customer Satisfaction on Waiting Line Management Practice

The main objective of this research was to insist the good waiting line management practices in MFTB Bank is indicated about the to achieve higher customer satisfaction. The response was utilized the Likert Scale method , rated on 5 scales where 5 – Very Satisfied, 4 – satisfied, 3 – moderately , 2 – dissatisfied and 1 – very dissatisfied, based on result Mean and Standard deviation were calculated. The independent variables are perceived waiting time, information provide, waiting environment and queue discipline and dependents variable is customer satisfaction.

4.3.1 Perceived Waiting Time

First variable of factors that was effected impact to Customer Satisfaction is measured with 5 items. The mean value and standard deviation for each items and overall mean value are described as shown in Table 4.4

Table 4.4 Perceived Waiting Time

No.	Questionnaires Items	Mean	Std. Deviation
1	Front Line Service delivery time able to get within 5 min	2.86	
2	Front Line Service Delivery Rate is acceptable level	3.19	
3	Front Line Counter Staffs are skilled staffs	3.38	
4	Your place order service time is higher than your expectation	3.19	
5	Express Service Counter is required	3.48	
	Overall Mean Score	3.22	

Source : Survey Data (2019)

As per the result shown at Table 4.3, customers of MFTb Bank have the greatest expectation to get the service about Express Front Counter which was able to service their place order service speedy based on mean score result indication of 3.48. Though the lowest mean score of 2.86 that was represented the customers survey feedback to

Front line service delivery time able to get within 5 min item. In term of overall mean score 3.22 was indicated that customer satisfaction level to the perceived waiting time was moderate satisfaction level with positive feedback.

4.3.2 Information Provided

One of variable factor, provided information is assessed by 5 items. The mean value and standard deviation for each items and overall mean value are expressed as shown in Table 4.5

Table 4.5 Provided Information

No.	Questionnaires Items	Mean	Std. Deviation
1	Counter Staff can provide enough information	3.14	
2	Do you think Required to set Queueing Machine?	3.67	
3	Front Office Service information response is quick or not.	3.38	
4	Enough Signaling System for self-service management	3.14	
5	Require to use interactive service at bank	3.33	
	Overall Mean Score	3.33	

Source : Survey Data (2019)

According to the table 4.5, required to set the queuing machine at MFTB bank has highest mean score 3.67 and the lowest mean score 3,14 is presented upon to Counter Staff can provide enough information meaning is customer is not get enough information resources from front counter staff. So overall mean score of information provided is 3.33 represented to information provided is one of the important factors to meet customer satisfaction level.

4.3.3 Waiting Environment

Among of the variable factors, waiting environment is measured by 5 items. The mean value and standard deviation for each items and overall mean value are described as shown in Table 4.6

Table 4.6 Waiting Environment

No.	Questionnaires Items	Mean	Std. Deviation
1	Pleasant Waiting Environment is important to consider	3.67	
2	Waiting Hall should be comfort, cozy and fresh atmosphere	3.86	
3	Providing value service of refreshment and mobile-charging panel are requirement while waiting	3.57	
4	Easy to access to other places while waiting of your place order service from bank	3.62	
5	Digital Signage is required to know the status of processing service at Bank	3.95	
	Overall Mean Score	3.73	

Source : Survey Data (2019)

As the result of table 4.6, the mean score of required to set digital signage to know the status of processing service at MFTB bank has highest 3.95 and providing refreshment and mobile charging-panel while waiting time is the lowest mean score of 3.57 while overall waiting environment mean score is presented to 3.73, so respondents are the most satisfaction point to in put and one of important factors to consider to get higher satisfaction level from customer point of view.

4.3.4 Queuing Discipline

The final independent variable factors of this study is queue discipline is based on assessed by 5 items. The mean value and standard deviation for each items and overall mean value are described as shown in Table 4.7

Table 4.7 Queuing Discipline

No.	Questionnaires Items	Mean	Std. Deviation
1	First Come First Served service is relevant at MBTB Bank	3.38	
2	Conventional Way of Service is behind the modern financial institution	3.48	
3	Manual Way of Service is not appropriated with nowadays competitive Banking Industry	3.52	
4	Just a withdraw and depository service at Front Counter is enough service facility for customers at MFTB Bank	3.48	
5	Mobile Baking or Internet banking System is required or not ?	3.90	
	Overall Mean Score	3.55	

Source : Survey Data (2019)

According to outcome result of table 4.7, the mean score of mobile banking and internet banking system is required is the highest 3.90 among others items and First Come First Served Service is relevant at MFTB Bank is the lowest mean score of 3.38 by respondents while overall score of Queue Discipline is 3.55 represent to the queue practice applied at MFTB bank is heading to customer satisfaction level with positively impact effect.

4.3.5 Customer Satisfaction on Waiting Line Management Practice

As below Table 4.8 represents the summarized mean value of each factors that are impacted to Customer Satisfaction Level is how to related with them.

Table 4.8 Summary of Customer Satisfaction on Waiting Line Management Practice

No.	Factors	Mean	Std. Deviation
1	Customer Satisfaction	3.22	0.725
2	Perceived Waiting Time	3.33	0.877
3	Information Providing	3.75	0.807
4	Waiting Environment	3.55	0.942
5	Queue Discipline	3.19	0.865
	Overall Mean Score	3.41	

Source: Survey Data (2019)

The research finding at Table 4.8 stated, overall mean represent to score 3.41 is positively impact to customer satisfaction level by the measuring factors from respondents and the most of respondents were high satisfactory level with information provides but still somehow weakness at follow the queue discipline that has mean score of 3.19. Among of them, Waiting Environment is also one of the important satisfaction point from respondents of MFTB Bank due to be MFTB banks has been constructed comfortable and innovated waiting hall environment recently.

4.4 Regression Analysis Results

In this study performed a regression analysis to set the relation between independent variables (perceived waiting time, information provided, waiting environment and queue discipline) and dependent variable (customer satisfaction with Waiting line Management) by asking 25 questionnaires to 84 respondents

Multiple regression tabulation was used to assess the factors that was impact the satisfaction level of customers who are using the MFTB Bank Service facility in this present time.

The regression model was as follows:

$$y = C + P1X1 + P2X2 + P3X3 + P4X4 + e$$

y ~ Customer Satisfaction with waiting line management practices in MFTB Bank

C = constant term

P1 = Beta coefficients

X1 = Perceived Waiting Time

X2 = Information Provide

Xy = Waiting Environment

X4 = Queue Discipline

E = standard error

The regression result are shown in Table 4.9

Table 4.9 Regression Coefficients

Model		Unstandardized Coefficients		t test	Sig.	VIF
		B	Std. Error			
1	(Constant)	.394	0.083	1.755	0.083	
	Perceived Waiting Time	.260**	0.021	2.361	0.021	2.770
	Information Provided	.306***	0.010	2.637	0.010	3.695
	Waiting Environment	.0240	0.771	.292	0.771	3.200
	Queue Discipline	0.290*	0.006	2.807	0.006	3.963
R2		0.685				
Adj R2		0.669				
F-Value		42.38***				
Durbin - Watson		1.532				

Source : SPSS Outputs upon Survey Data (2019)

Statistical significance indication *** at the 1% level , ** 5% level and * 10% level.

- a. Independents Variable : Perceived Waiting Time, Information Provided ,
Waiting Environment and Queue Discipline
- b. Dependent Variable : Customer satisfaction with waiting line management practices in MFTB Bank

The established multiple linear regression equation becomes :

$$Y = 0.394 - 0.260X_1 + 0.306X_2 + 0.240X_3 + 0.290X_4 + 0.083$$

The sign of the coefficient denotes the nature of relationship between the dependent and the independent variables in the study. In the study findings point in

Table 4.9 above, all of independent variable coefficients are positive and direct relationship customer satisfaction with waiting line management practices in MFTB Bank liking to impact of any independent variables factors of existence of perceived waiting time, information provided, waiting environment and queue discipline.

The regression results show the positive coefficient for perceived waiting time (0.260) , information provided (0.306), waiting environment (0.240) and queue discipline (0.059) . Therefore, direct proportionality customer satisfaction of waiting time management practices in MFTB Banks increase with the increase in the perceived waiting time, information provided, waiting environment and queue discipline.

The regression result indicates that R square value 0.685 represents , 68.5% representing to total variances in customer satisfaction is satisfied with waiting line management practices in MBTVB bank and the durbin-waston value stated that 1.532 and every variance inflation factor VIF was less than 5 . So the result is significantly stated that customer satisfaction is totally related to waiting line management practices applied by MFTB bank that was positively influences.

The regression coefficient values were all above the confidence level which is Information Provided 0.360 for the 1% level of significance. The perceived waiting time has regression coefficient of 0.260 represents to the 5% level of significance and queue discipline has regression coefficient 0.290 that was represented to 10% significance. The result shows clearly that there is relationship be among perceived waiting time, information provided and queue discipline with customer satisfaction. Though expect waiting environment regression value of 0.240 is much below the confidence level. Therefor the independent variables perceived waiting time, information provided and queue discipline have obviously influence factors to strongly impact effect on customer satisfaction with waiting line management practice in MFTB Bank. But the independent variable queue discipline didn't have significant impact factor to customer satisfaction on waiting line management practice. Based on this result, there is one doubt to urge to be weakness about survey questionnaire, unclear explanation and information pass to customers related about queue discipline while direct interviewing.

Similar result observes with the F value 42.38 was strongly indication to independent variables perceived waiting time, information provided, waiting environment and queue discipline are significantly influence impact to dependent variable to customer satisfaction on waiting line management practice at MFTB Bank.

The finding of the study in Table 4.9 show that R square value is 68.5% . This indicates that 68.5% of the variance in customer satisfaction on waiting line management practice at MFTB Bank is satisfied by the independent used. This is very high explanatory power for the model, which is consistent with foregoing findings. Therefore, independents variables for the study perceived waiting time, information provided, waiting environment and queue discipline have strongly impact on the dependent variable customer satisfaction on waiting line management practice at MFTB Bank. This study reveals that perceived waiting time, information provided, waiting environment and queue discipline at MFTB Bank are statically significant in explaining of customer satisfaction on waiting line management practice.

CHAPTER V

CONCLUSIONS

This chapter presents a summary of the research findings presented in chapter four above. The conclusion drawn from the findings of the study are also presented in this chapter. Besides, the chapter presents suggestions and areas for further study.

5.1 Findings

The main objective of this research was to find out how waiting line management practices like perceived waiting time, information provided, waiting environment and queue discipline in MFTB Bank is key criteria influence factors to customer satisfaction level.

The major findings are the customer are highly satisfied with service delivery from MFTB bank utilizing the tools of waiting line management practice like perceived waiting time, information provided, waiting environment and queue discipline by all of staffs under the good cultural leadership of MFTB Bank Management Team.

Even MFTB bank is stated-owned Government Bank but they are very compatible with innovated idea to apply that are highly impact affect to their service quality, performance enhancing speed, create the comfortable relax environment while customer are take place order the service at MFTB Bank.

Bank is service oriented industries; speed of service is the one of criteria fact to business increasingly in the competitive advantage in the marketplace. Finding form this study, MFTB bank waiting line management practices are strongly satisfied by customer as per the statistical data of the correlation (adj r) of 0.669 shows a strong relationship and the coefficient of determination (r square) of 0.685 expresses that 68.5% of variation is explained 68% of customers are high customer stratification level upon MFTB bank waiting line management practices that are leading to their service performance quality to be excellence.

5.2 Suggestions

The study indicates that's findings in chapter four established that perceived waiting time, information provided, waiting environment and queue discipline have highly significant factors impact to customer satisfaction on waiting line management practices in MFTB Bank. Therefore, they study concludes the customers of MFTB Bank are satisfaction with MFTB Bank perceived waiting time but still slightly need to meet beyond customer expected perceived time, information provided by staffs , front-line counter are also meet satisfaction level but still need to improve next enhancing level in this digital era utilizing of interactive communication, relevant promotion information to pursue and educated customers about current and future bank expansion service and in addition as per research survey data result, customer are highly impressive satisfied perception to waiting environment at MFTB waiting hall, so MFT bank might to maintain this good reflected reputation , that are more difficulty this delicate practice.

In additional, there is not any impact factors to Queue Discipline in MFTB bank form the view point of customer satisfaction level. But based on the study result, still need to enhance with appropriate method and upgrade in line with modern technology.

Finally, MFTB bank gradually adopt to be increasing of customer satisfaction by utilizing like interactive communication, more digital signaling signage , active Tv channel program, internet banking system so on.

5.3 Recommendation to Further Study

The study for further recommendation that waiting line management practice of MFTB Bank can be enhanced by implementation of measure, enhance customer flow management and increase the number of service terminal and investigate the other factor such as corporate image of the MFTB Bank influence customer satisfaction with the management of Waiting Line Practice not only effect by current study of perceived waiting time , information provided , waiting environment and queue discipline.

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Yangon University of Economics

Master of Banking and Finance (MBF) Program

The assessment of Customer Satisfaction on Waiting Line Management at

Myanma Foreign Trade Bank 9 MFTB bank

Questionnaires Section (A)

Demographic Profile of Respondents, Please Tick “✓” in the box that best describes you.

1. Gender

Male

Female

2. Age

Less than 20 years
years

21 to 30 years

31 to 40

41 to 50 years

51 years above

3. Type of Your Organization

Private Company

NGO

Embassy

Government Organization

Foreign Corporation

4. Position

Manager

Assistant Manager

Supervisor/officer

Senior staff

Junior staff

5. Monthly Income (Kyat)

Under 200000
400000

200001-300000

300001-

400001-500000
Lakh

500001-600000

above 6

6. Education Level

High School level
diploma

Bachelor Degree

Post graduated

Master Degree

Professional

7. Frequently visit to MFT Bank

Daily

once a week

twice a week

Weekly

Monthly

Section (B)

In this section state the survey data collected from customers who are service receiving about the Perceived Waiting Time at Myanmar Foreign Trade Bank.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

No	Particular	1	2	3	4	5
A	Perceived Waiting Time					
1.	Front Line Service delivery time able to get within 5 min					
2.	Front Line Service Delivery Rate is acceptable level					
3.	Front Line Counter Staffs are skilled staffs					
4.	Your place order service time is higher than your expectation					
5.	Express Service Counter is required					

Section (C)

In this section state the survey data collected from customers who are service receiving about information provided by Myanmar Foreign Trade Bank.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

No	Particular	1	2	3	4	5
A	Information Provided					
1.	Counter Staff can provide enough information					
2.	Do you think Required to set Queueing Machine?					

3.	Front Office Service information response is quick or not.					
4.	Enough Signaling System for self-service management					
5.	Require to use interactive service at bank					

Section (D)

In this section state the survey data collected from customers who are service receiving from Myanmar Foreign Trade Bank while awaiting at their service at Waiting Hall .

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

No	Particular	1	2	3	4	5
A	Waiting Environment					
1.	Pleasant Waiting Environment is important to consider					
2.	Waiting Hall should be comfort, cozy and fresh atmosphere					
3.	Providing value service of refreshment and mobile-charging panel are requirement while waiting					
4.	Easy to access to other places while waiting of your place order service from bank					
5.	Digital Signage is required to know the status of processing service at Bank					

Section (E)

In this section state the survey data collected about Queue Discipline from customers who carry out their service offer from Myanmar Foreign Trade Bank

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

No	Particular	1	2	3	4	5
A	Queue Discipline					
1.	First Come First Served service is relevant at MBTB Bank					
2.	Conventional Way of Service is behind the modern financial institution					
3.	Manual Way of Service is not appropriated with nowadays competitive Banking Industry					
4.	Just a withdraw and depository service at Front Counter is enough service facility for customers at MFTB Bank					
5.	Mobile Banking or Internet banking System is required or not ?					

Section (F)

In this section state the survey data collected from customers who are frequently visit to Myanmar Foreign Trade Bank business related about their business organization and their perspective view upon Customer Satisfaction to Waiting Line Management Practices that are applicable at MFTB Bank.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

No	Particular	1	2	3	4	5
A	Customer Satisfaction					
1.	Your satisfaction level upon MFTB Service Delivery to you is more than your perception level					
2.	Your satisfaction level upon MFTB waiting time management practice					
3.	Your satisfaction level is meet your expectation upon MFTB Bank Front Office Staff information provided to you					
4.	Waiting environment at MFTB Bank is very comfortable and free of stress while awaiting your service					
5.	MBTB Bank service Quality is more than your criteria					